

Hirono	McMahon	Sanchez, Loretta
Hodes	McNerney	Sarbanes
Holden	Meek (FL)	Schakowsky
Holt	Meeks (NY)	Schauer
Honda	Melancon	Schiff
Hoyer	Michaud	Schrader
Inlee	Miller (NC)	Schwartz
Israel	Miller, George	Scott (GA)
Jackson (IL)	Minnick	Scott (VA)
Jackson-Lee	Mitchell	Serrano
(TX)	Mollohan	Sestak
Johnson (GA)	Moore (KS)	Shea-Porter
Johnson, E. B.	Moore (WI)	Sherman
Kagen	Moran (VA)	Shuler
Kanjorski	Murphy (CT)	Sires
Kaptur	Murphy (NY)	Skelton
Kennedy	Murphy, Patrick	Slaughter
Kildee	Murtha	Smith (WA)
Kilpatrick (MI)	Nadler (NY)	Snyder
Kilroy	Napolitano	Space
Kind	Neal (MA)	Speier
Kirkpatrick (AZ)	Nye	Spratt
Kissell	Oberstar	Stupak
Klein (FL)	Obey	Sutton
Kosmas	Oliver	Tanner
Kratovil	Ortiz	Tauscher
Kucinich	Pallone	Taylor
Langevin	Pascarell	Teague
Larsen (WA)	Pastor (AZ)	Thompson (CA)
Larson (CT)	Payne	Thompson (MS)
Lee (CA)	Perlmutter	Tierney
Levin	Perriello	Titus
Lewis (GA)	Peters	Tonko
Lipinski	Peterson	Towns
Loebach	Pingree (ME)	Tsongas
Lofgren, Zoe	Polis (CO)	Van Hollen
Lowey	Pomeroy	Velázquez
Lujan	Price (NC)	Visclosky
Lynch	Quigley	Walz
Maffei	Rahall	Wasserman
Maloney	Rangel	Schultz
Markey (CO)	Reyes	Waters
Markey (MA)	Richardson	Watson
Marshall	Rodriguez	Watt
Massa	Ross	Waxman
Matheson	Rothman (NJ)	Weiner
Matsui	Roybal-Allard	Welch
McCarthy (NY)	Rush	Wexler
McCollum	Ryan (OH)	Wilson (OH)
McDermott	Salazar	Woolsey
McGovern	Sánchez, Linda	Wu
McIntyre	T.	Yarmuth

NAYS—175

Aderholt	Dent	Lance
Akin	Diaz-Balart, L.	Latham
Alexander	Diaz-Balart, M.	LaTourette
Austria	Dreier	Latta
Bachmann	Duncan	Lee (NY)
Bachus	Ehlers	Lewis (CA)
Barrett (SC)	Emerson	Linder
Bartlett	Fallin	LoBiondo
Barton (TX)	Flake	Lucas
Biggert	Fleming	Luetkemeyer
Bilbray	Forbes	Lummis
Bilirakis	Fortenberry	Lungren, Daniel
Bishop (UT)	Fox	E.
Blackburn	Franks (AZ)	Mack
Blunt	Frelinghuysen	Manzullo
Boehner	Gallely	Marchant
Bonner	Garrett (NJ)	McCarthy (CA)
Bono Mack	Gerlach	McClintock
Boozman	Gingrey (GA)	McCotter
Boustany	Gohmert	McHenry
Brown (GA)	Goodlatte	McHugh
Brown (SC)	Graves	McKeon
Brown-Waite,	Guthrie	Mica
Ginny	Hall (TX)	Miller (FL)
Buchanan	Harper	Miller (MI)
Burton (IN)	Hastings (WA)	Miller, Gary
Buyer	Heller	Moran (KS)
Calvert	Hensarling	Murphy, Tim
Camp	Herger	Myrick
Campbell	Hill	Neugebauer
Cantor	Hoekstra	Nunes
Cao	Hunter	Olson
Capito	Inglis	Paul
Carter	Issa	Paulsen
Cassidy	Jenkins	Pence
Castle	Johnson (IL)	Petri
Chaffetz	Johnson, Sam	Pitts
Coble	Jones	Platts
Coffman (CO)	Jordan (OH)	Poe (TX)
Cole	King (IA)	Posey
Conaway	King (NY)	Price (GA)
Crenshaw	Kingston	Putnam
Culberson	Kirk	Radanovich
Davis (KY)	Kline (MN)	Rehberg
Deal (GA)	Lamborn	

Reichert	Sensenbrenner	Thornberry
Roe (TN)	Sessions	Tiahrt
Rogers (AL)	Shadegg	Tiberi
Rogers (KY)	Shimkus	Turner
Rogers (MI)	Shuster	Upton
Rohrabacher	Simpson	Walden
Rooney	Smith (NE)	Wamp
Ros-Lehtinen	Smith (NJ)	Westmoreland
Roskam	Smith (TX)	Whitfield
Royce	Souder	Wilson (SC)
Ryan (WI)	Stearns	Wittman
Scalise	Sullivan	Wolf
Schmidt	Terry	Young (AK)
Schock	Thompson (PA)	Young (FL)

NOT VOTING—9

Berry	Granger	Ruppersberger
Brady (TX)	Hastings (FL)	Stark
Burgess	McMorris	
Dingell	Rodgers	

□ 1139

Mr. POSEY changed his vote from "yea" to "nay."

So the resolution was agreed to.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

REMOVAL OF NAME OF MEMBER AS COSPONSOR OF H.R. 2072

Mrs. EMERSON. Mr. Speaker, I ask unanimous consent that my name be removed as a cosponsor from H.R. 2072.

The SPEAKER pro tempore (Mr. SCHIFF). Is there objection to the request of the gentlewoman from Missouri?

There was no objection.

GENERAL LEAVE

Mr. GUTIERREZ. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks on H.R. 627 and to insert extraneous material thereon.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Illinois?

There was no objection.

CREDIT CARDHOLDERS' BILL OF RIGHTS ACT OF 2009

The SPEAKER pro tempore. Pursuant to House Resolution 379 and rule XVIII, the Chair declares the House in the Committee of the Whole House on the State of the Union for the further consideration of the bill, H.R. 627.

□ 1140

IN THE COMMITTEE OF THE WHOLE

Accordingly, the House resolved itself into the Committee of the Whole House on the State of the Union for the further consideration of the bill (H.R. 627) to amend the Truth in Lending Act to establish fair and transparent practices relating to the extension of credit under an open end consumer credit plan, and for other purposes, with Mrs. TAUSCHER (Acting Chair) in the chair.

The Clerk read the title of the bill.

The Acting CHAIR. When the Committee of the Whole House rose on Wednesday, April 29, 2009, all time for general debate, pursuant to the order

of the House of April 28, 2009, had expired.

Pursuant to House Resolution 379, no further general debate is in order. The amendment in the nature of a substitute printed in the bill shall be considered as an original bill for the purpose of amendment under the 5-minute rule and shall be considered read.

The text of the committee amendment is as follows:

H.R. 627

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the "Credit Cardholders' Bill of Rights Act of 2009".

SEC. 2. CREDIT CARDS ON TERMS CONSUMERS CAN REPAY.

(a) RETROACTIVE RATE INCREASES AND UNIVERSAL DEFAULT LIMITED.—Chapter 2 of the Truth in Lending Act (15 U.S.C. 1631 et seq.) is amended by inserting after section 127A the following new section:

"§127B. Additional requirements for credit card accounts under an open end consumer credit plan

"(a) RETROACTIVE RATE INCREASES AND UNIVERSAL DEFAULT LIMITED.—

"(1) IN GENERAL.—Except as provided in subsection (b), no creditor may increase any annual percentage rate of interest applicable to the existing balance on a credit card account of the consumer under an open end consumer credit plan.

"(2) EXISTING BALANCE DEFINED.—For purposes of this subsection and subsections (b) and (c), the term 'existing balance' means the amount owed on a consumer credit card account as of the end of the 14th day after the creditor provides notice of an increase in the annual percentage rate in accordance with subsection (c).

"(3) TREATMENT OF EXISTING BALANCES FOLLOWING RATE INCREASE.—If a creditor increases any annual percentage rate of interest applicable to the credit card account of a consumer under an open end consumer credit plan and there is an existing balance in the account to which such increase may not apply, the creditor shall allow the consumer to repay the existing balance using a method provided by the creditor which is at least as beneficial to the consumer as 1 of the following methods:

"(A) An amortization period for the existing balance of at least 5 years starting from the date on which the increased annual percentage rate went into effect.

"(B) The percentage of the existing balance that was included in the required minimum periodic payment before the rate increase cannot be more than doubled.

"(4) LIMITATION ON CERTAIN FEES.—If—

"(A) a creditor increases any annual percentage rate of interest applicable on a credit card account of the consumer under an open end consumer credit plan; and

"(B) the creditor is prohibited by this section from applying the increased rate to an existing balance,

the creditor may not assess any fee or charge based solely on the existing balance."

(b) EXCEPTIONS TO THE AMENDMENT MADE BY SUBSECTION (a).—Section 127B of the Truth in Lending Act is amended by inserting after subsection (a) (as added by subsection (a)) the following new subsection:

"(b) EXCEPTIONS.—

"(1) IN GENERAL.—A creditor may increase any annual percentage rate of interest applicable to the existing balance on a credit card account of the consumer under an open end consumer credit plan only under the following circumstances:

"(A) CHANGE IN INDEX.—The increase is due solely to the operation of an index that is not